

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Pattie Zamore

Case No.:

19-14769

Chapter:

13

Judge:

KAPLAN



Order Filed on August 28, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

ORDER REGARDING REQUEST FOR EXEMPTION FROM:

☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)

☒ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11
U.S.C. § 727(a)(11) or 1328(g)(1)

☒ REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED
UNDER U.S.C. § 1328(a)

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

DATED: August 28, 2024

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

X The debtor's request is GRANTED; the debtor is hereby exempt from:

- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- ☒ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- ☒ filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

_____ The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- ☐ the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

_____ A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: _____

Hearing Location: _____

Courtroom: _____

In re:
Pattie Zamore
Debtor

Case No. 19-14769-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 28, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2024:

Recip ID	Recipient Name and Address
db	+ Pattie Zamore, 15 Langley Street, New Brunswick, NJ 08901-3214

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Anthony L. Velasquez	on behalf of Creditor Trystone Capital Assets LLC avelasquez@tryko.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-15 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Kevin Gordon McDonald	

District/off: 0312-3

User: admin

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Date Rcvd: Aug 28, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as Trustee for The Certificateholders CWABS, Inc., Asset-Backed Certificates, Series 2006-15 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Rebecca K. McDowell

on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anova@slgcollect.com

Robert C. Nisenson

on behalf of Debtor Pattie Zamore r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonr70983@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9